



**FIFTH THIRD  
PROCESSING SOLUTIONS**

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**October 2010**

# Who We Are...

## **Fifth Third Processing Solutions**

Fifth Third Processing Solutions is a comprehensive provider of payment strategies for businesses of all sizes across multiple industries. A pioneer in the introduction of credit card payments in the late 1960s, we have grown one client at a time to become one of the top processors in the nation. We are uniquely focused to provide a consultative approach to our merchant partners.

- Joint venture company formed in July 2009 between Advent International and Fifth Third Bank.
- 3rd Largest Bankcard Acquirer, *Nilson Report*, March 2010.
- Largest Processor of PIN-based debit transactions in the United States.
- Process over 33.3 billion transactions annually.
- Process over \$315.0 billion in Visa® / MasterCard® Volume.
- Process for both merchants and financial institutions.
- Owner of the Jeanie® ATM Network.

# What We Do...

- Provide one point of connectivity for merchants for any payment type they choose, via a fast, reliable, scalable processing platform.
- Payment types supported:
  - Credit ~ American Express, Bill Me Later, Discover, MasterCard, Visa
  - Debit ~ all regional and national Debit networks are supported
  - EBT and WIC ~ all EBT (SNAP) states are supported; MI and KY WIC supported
  - Stored Value/Gift Card
  - Check
  - Proprietary cards
  - Fleet cards
  - ACH payments
- Provide one point of funding for those payment types.
- Consult to minimize payment processing expense and maximize opportunities.
- Aggressively work to help ensure the integrity and security of payment landscape.
- Educate and consult with our clients, empowering them to control expense and minimize risk as they navigate the complexities of the payments landscape.
- Work within the payments industry to bring merchant concerns and needs to the attention of all stakeholders.

# Who We Do It For...

## Our Diversified Clients

- Leading national retailers in key market segments: Supermarket, Drug Store, Restaurant, Department Store, Specialty Retail, and others.
- Regional merchants across all industries throughout the U.S.
- Small business clients in our local affiliate markets.
- Emerging clients in government, education, utility, business to business and card not present businesses.

### Restaurants

Damon's International  
Johnny Rocket's  
LaRosa's  
Noodles & Co  
T.G.I. Friday's  
Wendy's International

### Petroleum/C-Stores

MAPCO Express  
Thornton Oil Company

### Supermarkets

Associated Grocers  
Meijer  
The Kroger Company  
Unified Western Grocers  
Winn-Dixie

### Drug Stores

CVS/pharmacy  
Duane Reade  
Walgreens

### Others

ABC Fine Wine & Spirits  
BJ's Wholesale Club  
CheckFree  
Cintas  
Factory Card Outlet  
FedEx Kinko's  
First Choice Power  
Fitness Quest  
Green Mountain Energy Company

### Retailers

Abercrombie & Fitch  
AutoZone  
Barnes & Noble  
Belk  
Blair Corporation  
Bon Ton Stores  
Christopher & Banks  
Dollar General  
Kohl's  
Macy's Inc.  
Micro Center  
Nordstrom

Office Depot  
OshKosh B'Gosh  
Perfumania  
Rent-a-Center  
Sally Beauty Co.  
Skechers  
Stein Mart  
Sterling Jewelers Inc.  
The Finish Line  
Things Remembered  
Totes  
Tween Brands  
Urban Outfitters

# Why We Matter to WIC Stakeholders...!

- We bring more merchants to the WIC table ~
  - ~ More merchants mean more access for WIC recipients
- Since merchants have already established processing capability with us, they don't have to create a completely new processing path just to accept WIC
  - ~ WIC processing standardization across all states will greatly reduce merchant lead time and implementation
- Our expertise in payments processing reduces errors at the point of sale
- Commitment to the payments business and integrity of the industry as a whole

# **Fifth Third Processing Solutions**

**Committed to Excellence in Payments Processing**

## **QUESTIONS?**